List of Eligible OTC Categories

This list overrides previous OTC information you may have received.

Over-the-Counter Medicines and Drugs

Over-the-counter items, medicines and drugs are now reimbursable through your MoneyPlu\$ Spending Account! You can save valuable tax dollars on certain categories of over-the-counter (OTC) items, medicines and drugs. You may be reimbursed for OTCs through your MoneyPlu\$ Spending Account if:

- the item, medicine or drug was used for a specific medical condition for you, your spouse and/or your dependent(s);
- the submitted receipt clearly states the purchase date and name of the item, medicine or drug;
- the reimbursement request is for an expense allowed by your MoneyPlu\$ Spending Account and IRS regulations; and
- you submit your reimbursement request in a timely and complete manner, as described in your benefits enrollment information.

Note: The list of eligible OTC categories will be updated on a quarterly basis by FBMC. It is your responsibility to remain informed of updates to this listing, which can be found at **www.fbmc-benefits.com.** As soon as an OTC item, medicine or drug becomes eligible under any of the categories below, it will be reimbursable retroactively to the same plan year in which it was received (commencing January 1, 2004, and later). Newly eligible OTC items, medicines and drugs are not considered a valid change in status event that would allow you to change your annual MoneyPlu\$ Spending Account election or salary reduction amount. Be sure to maintain sufficient documentation to submit receipts for reimbursement. You may resubmit a copy of your receipt from your records if a rejected OTC expense becomes eligible for reimbursement later in the same plan year.

Eligible Expense Categories

Allergy

Antihistamines

Nasal sprays

Antacids

Heartburn medicines

Cold Remedies

Cough drops

Decongestants

Nasal strips

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Sinus medications

Throat lozenges

Pain Relief

Bug bite medication

Fever reducers

First aid creams (diaper, fever blister, poison ivy)

Menstrual cycle products for pain and cramp relief

Products for muscle or joint pain

Special ointments or creams for sunburn

Topical creams

Other Medical Remedy Items

Anti-diarrheals

Anti-fungals

Antibiotics

Asthma medications

Bandages, gauze pads, rubbing alcohol, liquid adhesives

Carpel tunnel wrist supports

Cold/hot packs for injuries

Corn/callus removers

Eye products (including reading glasses, contact lens cleaning solutions)

First aid kits

Hemorrhoid treatments

Laxatives

Motion sickness treatments

Nicotine gum or patches for smoking cessation purposes

Thermometers

Wart removers

Items Requiring Special Documentation*

Botanicals/herbals

Feminine hygiene products

Hormones

Minerals

Nasal sprays for snoring

Sunscreens

Vitamins

Weight-loss drugs to treat a specific disease

Ineligible OTC Expenses

Cosmetics

Toiletries

OTC items primarily for general health and well-being

^{*} Contact FBMC Customer Service by e-mail at webcustomerservice@fbmc-benefits.com, or by calling 1-800-342-8017 for more information or to obtain a sample Letter of Medical Need, Personal Use Statement or Third-Party Appraisal Statement.